

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

MATTHEW J. TURNER  
LISA M. TURNER  
Debtor(s)

Case No. 19-15198-PMM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/20/2019.
- 2) The plan was confirmed on 02/18/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/23/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$141,580.99.
- 10) Amount of unsecured claims discharged without full payment: \$49,737.60.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$108,633.00  
Less amount refunded to debtor \$1,259.21

**NET RECEIPTS: \$107,373.79**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$1,000.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$9,047.23  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$10,047.23**

Attorney fees paid and disclosed by debtor: \$2,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASCENDIUM EDUCATION SOLUTION	Unsecured	NA	28,454.70	28,454.70	28,454.70	0.00
CAPITAL ONE	Unsecured	NA	540.13	540.13	540.13	0.00
CAPITAL ONE BANK	Unsecured	NA	4,291.90	4,291.90	4,291.90	0.00
CAPITAL ONE BANK	Unsecured	NA	1,114.08	1,114.08	1,114.08	0.00
CITIBANK, N.A.	Unsecured	NA	1,782.75	1,782.75	1,782.75	0.00
CITIBANK, N.A.	Unsecured	NA	1,590.32	1,590.32	1,590.32	0.00
COMENITY BANK/KINGSIZE	Unsecured	NA	NA	NA	0.00	0.00
COMENITY BANK/TORRID	Unsecured	NA	NA	NA	0.00	0.00
COMENITY BANK/ULTA	Unsecured	NA	NA	NA	0.00	0.00
CVI SGP-CO ACQUISITION TRUST	Unsecured	NA	4,656.85	4,656.85	4,656.85	0.00
DISCOVER BANK	Unsecured	NA	407.05	407.05	209.05	0.00
FEDLOAN SERVICING	Unsecured	1,999.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	747.00	NA	NA	0.00	0.00
GREAT LAKES HIGHER EDUCATION	Unsecured	17,939.00	NA	NA	0.00	0.00
GREAT LAKES HIGHER EDUCATION	Unsecured	10,351.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	660.74	660.74	660.74	0.00
INTERNAL REVENUE SERVICE	Priority	NA	13,324.63	13,324.63	13,324.63	0.00
MABT GENESIS RETAIL	Unsecured	1,452.00	NA	NA	0.00	0.00
MERCURY/FBT	Unsecured	3,575.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	4,603.10	4,603.10	4,603.10	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	1,688.12	1,688.12	1,688.12	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	112.79	112.79	112.79	0.00
QUICKEN LOANS INC	Secured	NA	322,491.12	25,588.59	25,588.59	0.00
SOUTHWEST CREDIT SYSTEMS	Unsecured	74.00	NA	NA	0.00	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	NA	732.15	732.15	673.35	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	NA	470.12	470.12	406.58	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	NA	866.17	866.17	794.91	0.00
SYSTEMS & SERVICES	Unsecured	12,750.00	NA	NA	0.00	0.00
TARGET	Unsecured	459.00	NA	NA	0.00	0.00
TD BANK	Unsecured	NA	NA	NA	0.00	0.00
TD BANK USA N.A.	Unsecured	NA	645.27	645.27	645.27	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO BANK	Secured	NA	10,752.90	10,752.90	0.00	0.00
WELLS FARGO BANK	Unsecured	NA	2,317.65	2,317.65	2,317.65	0.00
WELLS FARGO BANK, N.A.	Unsecured	NA	2,695.69	2,695.69	2,695.69	0.00
WELLS FARGO BANK, N.A.	Secured	NA	1,175.36	1,175.36	1,175.36	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$25,588.59	\$25,588.59	\$0.00
Debt Secured by Vehicle	\$10,752.90	\$0.00	\$0.00
All Other Secured	\$1,175.36	\$1,175.36	\$0.00
<b>TOTAL SECURED:</b>	<b>\$37,516.85</b>	<b>\$26,763.95</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$13,324.63	\$13,324.63	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$13,324.63</b>	<b>\$13,324.63</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$57,629.58</b>	<b>\$57,237.98</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$10,047.23</u>
Disbursements to Creditors	<u>\$97,326.56</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$107,373.79</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/16/2024

By: /s/ Kenneth E. West

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.